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EXAMINER

GREGG, MARY M

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/769,036	Applicant(s) SOKOLIC ET AL.	
	Examiner MARY GREGG	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 15 April 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-3, 5-16, 18-20 and 22-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-3, 5-16, 18-20 and 22-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. The following is a Final Office Action in response to communications received April 15, 2010. Claims 4, 17, 21 and 25 have been canceled. Claims 1, 18 and 22 have been amended. No new claims have been added. Therefore, claims 1-3, 5-16, 18-20 and 22-24 are pending and addressed below.

Response to Arguments/Amendments

Claim Rejections - 35 USC § 112

2. Applicant's cancellation of claims 17, 21 and 25 are sufficient to overcome the rejections set forth in the previous Office Action. The examiner withdraws the rejections.

Claim Rejections - 35 USC § 101

3. Applicant's amendments of claims 1, 18 and 22 are sufficient to overcome the rejections set forth in the previous Office Action. The examiner withdraws the rejections.

Claim Rejections - 35 USC § 103

4. In the remarks the applicant argues that the prior art fails to teach or suggest (1) a system that automatically retrieves and receives data from multiple financial institutions (2) that the prior art fails to teach or suggest a plurality of asset identifiers, wherein an asset identifier is at least one character that is uniquely associated with a financial data element, such that retrieved financial data is normalized across the plurality of financial institutions, and across multiple accounts.

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In response to argument (1) that the prior art fails to teach or suggest a system that automatically retrieves and receives data from multiple financial institutions, the applicant is arguing limitations that are not claimed. However, with respect to the prior art, although the prior art Bailey does not explicitly teach "automatically receives data", the prior art does teach in Col 5 lines 57-Col 6 lines 1-4, a system wherein data is collected, stored and retrieved. According to MPEP 2144.03 [R-6] III, In re Venner, 262 F.2d 91, 95, 120 USPQ 193, 194 (CCPA 1958) , the court held that broadly providing an automatic or mechanical means to replace a manual activity which accomplished the same result is not sufficient to distinguish over the prior art. The rejection is maintained.

In response to argument (2) that the prior art fails to teach or suggest a plurality of asset identifiers, wherein an asset identifier is at least one character that is uniquely associated with a financial data element, such that retrieved financial data is normalized across the plurality of financial institutions, the examiner respectfully disagrees. The prior art teaches explicitly in Col 4 lines 15-67:

the invention breaks apart **each of the assets or high level objects (money market instruments, government/agency issues, stock etc.)** and reassembles them into functional groups. Each asset has an identifying key that is carried by each attribute group. Each attribute group is stored separately and is retrieved by the key. Many different assets may share a common attribute group having a common function applicable to it, such as a means for calculation of interest, etc. A functional hierarchy containing that attribute group is then shared by all assets having that property in common. The **highest level entry in that hierarchy carries the identifying key along with a definition of the associated attribute groups**. This allows only the necessary files to be searched. Furthermore, only the attributes necessary for a particular process (e.g. a sale) will be retrieved according to the information found in the highest level entry of the hierarchy. Many of the operations and calculations that will not change can be performed at first entry and will not require recalculation.

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(24) To summarize the invention in symbolic terms: We have various security instrument types A, B . . . J. Each instrument has certain attributes a, b . . . q that are used in preparing screens, documents, reports, etc. These attributes are organized into functionally related groups I, II . . . X which are themselves organized into a branching hierarchy. The attributes associated with each functional group are determined and this information is stored in memory (e.g. group II requires a, d, e, and f; III requires b, c, and h; and so on). A separate table is established for each related group of attributes and the associated attribute values are stored there.

(25) Whenever a new type of security instrument (e.g. K) is to be added to the system, the necessary functional groups are determined, (i.e. if only II and III apply, then only values for attributes a, b, c, d, e, f, and h are stored for K entries). **The new type of instrument (K) is given an identifying access code or key (KK) by which its data can be retrieved from any table.** An entry is created in the highest level table of the hierarchy that can be accessed by various instrument descriptors such as instrument name. This entry contains the key value (KK) and the identity of the tables containing the values for the attributes which describe the instrument (e.g. instrument K references groups II and III). In each of the group tables (i.e. II and III), but not in any other tables, values for attributes which describe instruments of the new type (K) will be stored and retrieved (referenced by the key KK). In practice, a program will simply ask the operator to enter particular data and it will be stored automatically in the appropriate tables once they have been established.

(26) The group tables themselves can also contain references to other tables containing additional attributes. This will direct the search to those tables as well.

With respect to the limitation "and across multiple accounts", Applicant's arguments with respect to claims 1-3, 5-16, 18-20 and 22-24 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the

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invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

7. Claims 1-3, 5-10, 12-16, 18-20 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bail) and further in view of US Patent No. 7,370,195 B2 by Parham et al. (Par) , and further in view of US Pub No 20020184170 A1 by Gilbert et al (Gil).

In reference to Claim 1:

(Currently Amended) A computer-implemented method for receiving and processing financial data in a computer system, the method comprising: a financial analysis system retrieving financial data via a network from a plurality of data sources, wherein the financial data includes a plurality of financial data elements, wherein data elements comprise: ticker symbols ((Bail) FIG. 9 Block 7; Table I label 26; Col 4 lines 16-24, Col 11 line 50), security names ((Bail) Col 4 lines 57-58) number of shares ((Bail) Col 11 lines 51-52), date purchased ((Bail) FIG. 6), date sold, coupon rate ((Bail) Col 2 lines 34-35, Col 8 lines 16-17), maturity date ((Bail) FIG. 5), security type ((Bail) FIG. 5;

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Col 11 lines 52-53), and industry classification ((Bail) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15-20, 65-67, Col 7 lines 10-15, 65-67); identifying a plurality of rules associated with the financial data elements, wherein the plurality of rules comprise generic rules ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68), and financial institution specific (FI-specific) rules ((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 4 lines 38, 47-48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9); applying the plurality of rules associated with the financial data elements to the financial data elements ((Bail) FIG. 4-6, FIG. 7, Fig. 8, FIG. 9, FIG. 12A-D; Col 6 lines 20-33, 50-55, Col 7 lines 1-2, 10-17, Col 10 lines 1-15); defining a plurality of identifiers, wherein an identifier is at least one character that is uniquely associated with a financial data element, such that retrieved financial data is ...across the plurality of financial institutions ((Bail) in at least Col 4), ...associating each of the plurality of financial data elements with an identifier when a single identifier match is found ((Bail) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47) ; when a single identifier match is not found, determining whether an additional rule applies, and if an additional rule applies, applying the additional rule, wherein determining includes determining whether an additional ,generic rule applies; if there is no single identifier match upon applying a generic rule, and no further, generic rules apply, applying an FI- specific rule; and identifying additional information regarding each financial data element using the identifier associated with the financial data element ((Bail) Col 4 lines 17-67, Col 5 lines 5-29, Col 6 lines 60-68).

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Bail does not explicitly teach:

... normalized... and across multiple accounts'...

Par teaches;

... and across multiple accounts'...((Par) in at least FIG. 3A-B, 4A, FIG. 5; Col 6 lines 44-55, Col 7 lines 18-44, Col 8 lines 2-19, 40-49, Claim 1)

Gil teaches:

...normalized... ((Gil) para 0020 line 4, para 0027 lines 1-5)

Although Bail does not explicitly list all the attributes: date sold, ...and industry classification, Bail does teach explicitly some of the listed attributes and teaches classifying by general (high level) and specific attributes and assigning identifiers for each and every possible attribute associated with a high level financial instrument. The method as taught by Bail therefore, implicitly encompasses the attributes listed by the applicant. Therefore, the inclusion of these attributes as well as others would have been obvious to one of ordinary skill in the art at the time of the invention.

Bail is explicitly directed toward collecting and retrieving data. Par teaches that data isolation between entities and networks is common and teaches the motivation to provide access across domains for entities such as a conglomerate to share resources while minimizing the number of individuals who may access the data. Therefore, the prior provides some teaching, suggestion, or motivation in the prior art that would have led one of ordinary skill to modify the prior art reference or to combine prior art reference teachings to arrive at the claimed invention (i.e. by Applying a known

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technique to a known device (method, or product) ready for improvement to yield predictable result). See MPEP § 214.3

The combination does not explicitly teach normalization of data elements, Bail does teach grouping data element of the same attributes. Both the combination and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with the combination in order to remove inconsistencies between similar or identical data received.

In reference to Claim 2:

(Original) A method as recited in claim 1 (see rejection of claim above) further comprising storing each of the plurality of financial data elements and the identifier associated with each financial data element ((Bail) Col 4 lines 40-68; wherein the prior art teaches information stored in tables)

In reference to Claim 3:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim above) wherein the data source...

The combination does not explicitly teach:

... is a web site.

Gil teaches:

... data source is a web site ((Gil) para 0018 lines 6-9, para 0023).

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Both the combination and Gil are explicitly directed toward data aggregation and management. The combination teaches explicitly of a computer system receiving, storing and retrieving data. Gil teaches computer systems receiving data from web sources. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention apply a known technique to a known device ready for improvement to yield predictable results.

In reference to Claim 5:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein the identifier is an asset identifier ((Bail) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47).

In reference to Claim 6:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein the identifier is associated with ((Bail) FIG. 6, FIG. 11 ; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47)...

The combination does not explicitly teach:

... a particular financial institution

Gil teaches:

... a particular financial institution ((Gil) para 0067 lines 6-8)

Both the combination and Gil are explicitly directed toward data content management wherein explicit details on data is parsed by content and the combination teaches explicitly of collecting and coordinating specific data with other relevant data. Gil

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teaches the motivation that information such as the originator of the source data, the recipient and other information might be useful and relevant. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention include an additional useful and relevant element as taught by Gil with the teachings of the combination for collecting data attributes.

In reference to Claim 7:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising ...a standard ticker symbol format ((Bail) FIG. 9 Block 7; Table I label 26; Col 11 line 50).

The combination does not explicitly teach:

...converting data elements representing ticker symbols to a standard ticker symbol format

Gil teaches:

...converting data elements...to a standard ... format ((Gil) para 0050 lines 2-8).

Both the combination and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with the combination in order to remove inconsistencies between similar or identical data received.

In reference to Claim 8:

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The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising ...

The combination does not explicitly teach:

...converting data elements representing security names to a standard security name format

Gil teaches:

...converting data elements representing security names to a standard security name format ((Gil) para 0050 lines 2-8).

Both the combination and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with Bail in order to remove inconsistencies between similar or identical data received.

In reference to Claim 9:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above), wherein applying the plurality of rules includes

The combination does not explicitly teach:

...matching data elements to a standard security name format

Gil teaches:

...matching data elements to a standard security name format ((Gilbert para 0027 lines 1-3, 5-9, para 0020 lines 4-6, para 0021 lines 1-2, para 0047)

Gil teaches that in order to have effective management of content data requires data manipulation such as normalization of data, and validation of transformation ((Gil para 0020) and the motivation of standardizing names and description so that proper analysis or comparison can be made. The combination teaches explicitly of grouping attributes that are similar or the same in the same set or sub-set. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Gil with Bail in order analyze and compare the attributes properly.

In reference to Claim 10:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising associating an exception identifier with each financial data element for which an associated identifier is not identified ((Bail) FIG. 11; Col 4 lines 29-65, Col 5 lines 17-25, Col 6 lines 37-49).

In reference to Claim 12:

(Original) A method as recited in claim 10 further comprising generating a new rule to associate identifiers with financial data elements having an associated exception identifier((Bail) FIG. 11; Col 4 lines 29-65, Col 5 lines 17-25, Col 6 lines 37-49).

In reference to Claim 13:

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(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein applying the plurality of rules includes applying the plurality of rules in a particular order ((Bail) Col 4 lines 40-65).

In reference to Claim 14:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising retrieving ...information regarding the financial data elements from a financial database (tables)

Bail suggest but does not explicitly teach:

...the additional information...

Although Bail does not explicitly teach "retrieving additional information", Bail explicitly teaches attributes (information) stored in hierarchical tables to be accessed as required or queried by the user. Additionally, Bail teaches each element is coordinated with a specific ID. This suggest and implies retrieving additional or more information further down in the hierarchy or by ID and therefore would have been obvious to one of ordinary skill in the art at the time of the invention.

In reference to Claim 15:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising retrieving additional information associated with the financial data elements from an asset ID database (table) ((Bail) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47).

In reference to Claim 16:

Bail teaches:

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(Original) A method as recited in claim 1 (see rejection of claim above) further comprising ...the plurality of financial data elements

The combination does not explicitly teach:

...normalizing...

Gil teaches:

...normalizing... ((Gil) para 0020 line 4, para 0027 lines 1-5)

Bail does not explicitly teach normalization of data elements, Bail does teach grouping data element of the same attributes. Both Bail and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with Bail in order to remove inconsistencies between similar or identical data received.

In reference to Claim 18:

Bail teaches:

(Currently amended) A computer-implemented method for receiving and processing financial data in a computer system, the method comprising: ...identifying financial data contained in the data retrieved ((Bail) in at least Col 4) ...wherein the financial data includes a plurality of financial data elements wherein data elements comprise: ticker symbols ((Bail) FIG. 9 Block 7; Table I label 26; Col 11 line 50), security names ((Bail) Col 4 lines 57-58), number of shares ((Bail) Col 11 lines 51-52), date purchased ((Bail) FIG. 6), date sold, coupon rate ((Bail) Col 2 lines 34-35, Col 8

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lies 16-17), maturity date ((Bail) FIG. 5), security type ((Bail) FIG. 5; Col 11 lines 52-53), and industry classification ((Bail) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15- 20, 65-67, Col 7 lines 10-15, 65-67); defining a plurality of asset identifiers, wherein an asset identifier is at least one character that is uniquely associated with a financial data element, such that retrieved financial data is ...across the plurality of financial institutions ((Bail) in at least Col 4),...applying rules to associate each of the plurality of financial data elements with an asset identifier wherein the rules comprise generic rules ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 5, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45- 50, 65-68), and financial institution-specific (FI specific) rules((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12;Col 4 lines 38, 47-48, Col 5, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9); and sorting the plurality of financial data elements based on the associated asset identifier((Bail) FIG. 4- 6, FIG. 7, Fig. 8, FIG. 9, FIG. 11, FIG. 12A-D; Col 6 lines 20-33, 50-55, Col 7 lines 1-2, 10-17, Col 10 lines 1-15);

Bail does not explicitly teach:

... retrieved from the web page via a network; accessing a web page associated with a financial institution; retrieving data from the web page using a data harvesting script; identifying financial data contained in the data retrieved from the web page, ... normalized... and across multiple accounts

Gil teaches:

... retrieved from the web page via a network; accessing a web page associated with a financial institution ((Gil) para 0018 lines 6-9, para 0023); retrieving data from the

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web page using a data harvesting script ((Gil) para 0040 lines 4-5); identifying financial data contained in the data retrieved from the web page, ((Gil) para 0048 lines 1-6)... ..
normalized.. ((Gil) para 0020 line 4, para 0027 lines 1-5)

Par teaches:

...and across multiple accounts... ..((Par) in at least FIG. 3A-B, 4A, FIG. 5; Col 6 lines 44-55, Col 7 lines 18-44, Col 8 lines 2-19, 40-49, Claim 1)

Bail does not explicitly teach normalization of data elements, Bail does teach grouping data element of the same attributes. Both Bail and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with Bail in order to remove inconsistencies between similar or identical data received.

Both Bail and Gil are explicitly directed toward data aggregation and management. Bail teaches explicitly of a computer system receiving, storing and retrieving data. Gil teaches computer systems receiving data from web sources. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention apply a known technique to a known device ready for improvement to yield predictable results.

The combination is explicitly directed toward collecting and retrieving data. Par teaches that data isolation between entities and networks is common and teaches the motivation to provide access across domains for entities such as a conglomerate to

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share resources while minimizing the number of individuals who may access the data.

Therefore, the prior provides some teaching, suggestion, or motivation in the prior art that would have led one of ordinary skill to modify the prior art reference or to combine prior art reference teachings to arrive at the claimed invention (i.e. by Applying a known technique to a known device (method, or product) ready for improvement to yield predictable result). See MPEP § 214 3

In reference to Claim 19:

The combination teaches:

(Original) A method as recited in claim 18 (see rejection of claim 18 above) further comprising storing each of the plurality of financial data elements and the asset identifier associated with the financial data element ((Bail) Col 4 lines 40-68; wherein the prior art teaches information stored in tables; (Gil) para 0037 line 3, para 0048 lines 4-6).

In reference to Claim 20:

The combination teaches:

(Original) A method as recited in claim 18 (see rejection of claim above) further comprising ...

The combination does not explicitly teach:

...converting each of the plurality of financial data elements from a first format to a second format

Gil teaches:

...converting each of the plurality of financial data elements from a first format to a second format ((Gil) para 0046 lines 6-7, para 0048 lines 13-18).

The combination is explicitly directed toward receiving data from multiple sources. Gil teaches the motivation of putting data in a format that can be used by the content recipients. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of the combination and Gil in order to allow the data content to be used by all recipients of the data

In reference to Claim 22:

(Currently amended) A computer-implemented method for receiving and processing financial data in a computer system, the method comprising: retrieving financial data from a plurality of financial accounts via a network and a plurality of financial institutions via a network; identifying data elements contained in the retrieved financial data, wherein data elements comprise: ticker symbols ((Bail) FIG. 9 Block 7; Table I label 26; Col 11 line 50), security names ((Bail) Col 4 lines 57-58), number of shares ((Bail) Col 11 lines 51-52), date purchased ((Bail) FIG. 6), date sold, coupon rate ((Bail) Col 2 lines 34-35, Col 8 lines 16-17), maturity date ((Bail) FIG. 5), security type ((Bail) FIG. 5; Col 11 lines 52-53), and industry classification ((Bail) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15-20, 65-67, Col 7 lines 10-15, 65-67); identifying ,generic rules for associating asset identifiers with the data elements((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68); defining a plurality of asset identifiers, wherein an asset identifier is at least one character that is uniquely associated with a financial data element, such that

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retrieved financial data is ...across the plurality of financial institutions ((Bail) in at least Col 4 lines 16-67), ...determining whether there is a single asset identifier match; if there is a single asset identifier match, associating the asset identifier with a data element; if there is not a single asset identifier match, determining whether there are additional, generic rules to apply ((Bail) Col 6 lines 4-35); and if there is no single asset identifier match and there are no additional, generic rules to apply, applying at least one financial institution- specific (FI-specific) rule((Bail) Col 4 lines 17-67, Col 5 lines 5-29, Col 6 lines, 37-47, 60-68)

Bail does not explicitly teach:

...normalized...and across multiple accounts;...

Par teaches:

...and across multiple accounts;... ..((Par) in at least FIG. 3A-B, 4A, FIG. 5; Col 6 lines 44-55, Col 7 lines 18-44, Col 8 lines 2-19, 40-49, Claim 1)

Gil teaches:

...normalizing... ((Gil) para 0020 line 4, para 0027 lines 1-5)

Bail is explicitly directed toward collecting and retrieving data. Par teaches that data isolation between entities and networks is common and teaches the motivation to provide access across domains for entities such as a conglomerate to share resources while minimizing the number of individuals who may access the data. Therefore, the prior provides some teaching, suggestion, or motivation in the prior art that would have led one of ordinary skill to modify the prior art reference or to combine prior art reference teachings to arrive at the claimed invention (i.e. by Applying a known

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technique to a known device (method, or product) ready for improvement to yield predictable result). See MPEP § 214.3

The combination does not explicitly teach normalization of data elements, the combination does teach grouping data element of the same attributes. Both the combination and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with the combination in order to remove inconsistencies between similar or identical data received.

8. Claim 11 rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bail), US Patent No. 7,370,195 B2 by Parham et al. (Par) , and US Pub No 20020184170 A1 by Gilbert et al (Gil) as applied to claims 1 and 10 above, and further in view of US Pub No. 2004/0078355 A1 by Suresh (Sure)

In reference to Claim 11:

The combination teaches:

(Original) A method as recited in claim 10 (see rejection of claim 10 above) further comprising ...associating identifiers with financial data elements having an associated exception identifier((Bail) FIG. 11 ; Col 4 lines 29-65, Col 5 lines 17-25, Col 6 lines 37-49)

The combination does not teach:

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...manually...

Sure teaches:

...manually...((Sure) para 0061 lines 8-9)

Both the combination and Sure teach a preferred embodiment of linking data automatically. Sure teaches that although automation is preferred an alternate linking of data can be performed manually by the user. Additionally, the combination teaches explicitly that storing, retrieving is determined by the prospective users or may be determined by the system ((Bail) Col 5 lines 57-60). This implies manual input on associating data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the prior art elements according to known methods to yield predictable results.

9. Claim 23-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bail) US Patent No. 7,370,195 B2 by Parham et al. (Par) , and US Pub No 20020184170 A1 by Gilbert et al (Gil)as applied to claim 22 above, and further in view of US Pub. No 2002/0147727 A1 by Schreiber (Schreiber)

In reference to Claim 23:

The combination teaches:

(Previously Presented) A method as recited in claim 22 (see rejection of claim 22 above) further comprising: determining whether at least one data element has multiple associated asset identifiers after applying one or more of the generic ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68)

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rules and the FI-specific rules ((Bail) Col 4 lines 40-67, Col 6 lines 37-47): and ... one or more of the generic ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68) rules and the FI-specific ((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 4 lines 38, 47-48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9) rules to associate a single asset identifier with at least one data element

The combination suggest but does not teach explicitly:

... modifying ((Bail) Col 5 lines 60-65; wherein Bail teaches the user can determine what data is stored and retrieved).

Schreiber teaches:

... modifying one or more of the ... rules ((Schreiber) para 0173 lines 3-6, para 0273 lines 1-2, 4-7) and ... rules to associate a single asset identifier with at least one data element ((Schreiber) para 0070 lines 1-3, para 0264 lines 3-5, para 0269 lines 5-7)

Schreiber teaches explicitly of identifiers or code location and limiting modification errors which cause incorrect data being processed (Schreiber, (para) 0042 lines 2-3, 4-9). Whereas the combination teaches user preferences with respect to the storage and retrieval of the data which implies customization of the classification (rules) of the attributes. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the prior art elements according to known methods to yield predictable results.

In reference to Claim 24:

The combination teaches:

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(Previously Presented) A method as recited in claim 22 (see rejection of claim 22 above) further comprising: determining whether at least one data element does not have an associated asset identifier after applying one or more of the generic ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68)rules and the FI-specific ((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 4 lines 38, 47-48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9)rules; and modifying the one or more of the .qgeneric ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 5, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68)rules and the FI-specific ((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 4 lines 38, 47-48, Col 5, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1- 9) rules to associate an asset identifier with at least one data element

The combination suggest but does not teach explicitly:

... modifying ((Bail) Col 5 lines 60-65; wherein Bail teaches the user can determine what data is stored and retrieved)

Schreiber teaches:

... modifying one or more of the ... rules ((Schreiber) para 0173 lines 3-6, para 0273 lines 1-2, 4-7) and ... rules to associate a single asset identifier with at least one data element ((Schreiber) para 0042 lines 2-3, 7-9, para 0070 lines 1-3, para 0264 lines 3-5, para 0269 lines 5-7)

Schreiber teaches explicitly of identifiers or code location and limiting modification errors which cause incorrect data being processed (Schreiber, (para) 0042 lines 2-3, 4-9). Whereas the combination teaches user preferences with respect to the

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storage and retrieval of the data which implies customization of the classification (rules) of the attributes. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the prior art elements according to known methods to yield predictable results.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. US Pub No. 20020026575 A1 by Wheeler is cited for teaching a database which identifies a plurality of accounts with a public key. US Patent No. 7,594,611 is cited for being directed toward a method and system which identifies multiple accounts. US Patent No. 6,700,960 B1 by Kaufman et al. is cited for teaching connection of a service provider for multiple customers. US Patent No. 6,141,778 by Kane et al. is cited for being directed toward automating security functions across multiple accounts.

11. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any

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extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARY GREGG whose telephone number is (571)270-5050. The examiner can normally be reached on 4/10.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 5712726712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

13. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. G./
Examiner, Art Unit 3694

/Shahid R Merchant/
Primary Examiner, Art Unit 3694